

Information to identify the case:

Debtor 1	<u>Pamela R Bey</u>	Social Security number or ITIN	xxx-xx-7986
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-23172-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pamela R Bey

12/20/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Pamela R Bey
 Debtor

Case No. 17-23172-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 35

Date Rcvd: Dec 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2017.

db	+Pamela R Bey, 3 Crestwood Circle, Budd Lake, NJ 07828-2535
cr	+Charles Schwab Bank c/o Quicken Loans Inc, Stern & Eisenberg PC, 1040 N. Kings Highway Ste 407, Cherry Hill, NJ 08034-1925
cr	+RAYMOND JAMES BANK, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516910425	Cap 1/Bstby, Capital One, PO Box 30258, Salt Lake City, UT 84130-0258
516910427	Capital One Auto Finance, Attn: Gen Corresp/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
516936614	Charles Schwab Bank, N.A., 519 Neil Road, Reno, NV 89502
516936616	+Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009
516910428	ERC, PO Box 57610, Jacksonville, FL 32241-7610
516910432	+Hayt, Hayt & Landue, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
516910433	Inspira Health Network, 333 Irving Ave, Bridgeton, NJ 08302-2123
516910436	NBCC, PO Box 16, Irvington, NY 10533-0016
516936620	+Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516936621	Navient Solutions, Inc, Dept. of Edu Loan Services, PO Box 9635, Wilkes-Barre, PA 18773-9635
516936622	+Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
516910437	ROI, PO Box 549, Timonium, MD 21094-0549
516936623	+Raymond James Bank, 710 Carillon Parkway, Saint Petersburg, FL 33716-1101
516936624	+William F. Bey, 1555 Von Storch Avenue, Scranton, PA 18509-2264

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 20 2017 21:48:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Dec 20 2017 21:48:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Dec 20 2017 21:43:00 Synchrony Bank c/o PRA Receivables Management, LLC, Valerie Smith, PO BOX 41021, Norfolk, VA 23541-1021
516936613	+EDI: BANKAMER.COM Dec 20 2017 21:43:00 Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
516910426	EDI: CAPITALONE.COM Dec 20 2017 21:43:00 Capital One, Attn: Gen Corresp/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
516936615	+EDI: CHASE.COM Dec 20 2017 21:43:00 Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
516936617	+EDI: DISCOVER.COM Dec 20 2017 21:43:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025
516936618	+E-mail/Text: bankruptcy.bnc@ditech.com Dec 20 2017 21:48:35 Ditech Financial, LLC, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172
516910429	E-mail/Text: bknotice@erccollections.com Dec 20 2017 21:48:42 ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
516910431	EDI: PHINAMERI.COM Dec 20 2017 21:43:00 GM Financial, PO Box 183853, Arlington, TX 76096-3853
516910430	EDI: LEADINGEDGE.COM Dec 20 2017 21:43:00 Global Credit & Collect, 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486
516936619	E-mail/Text: camanagement@mtb.com Dec 20 2017 21:48:36 M & T Bank, PO Box 844, Buffalo, NY 14240
516910434	E-mail/Text: Bankruptcies@nragroup.com Dec 20 2017 21:48:54 National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
516910435	EDI: NAVIENTFKASMSERV.COM Dec 20 2017 21:43:00 Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500
516910438	EDI: RMSC.COM Dec 20 2017 21:43:00 Syncc/Sync Bank Luxury, PO Box 965060, Orlando, FL 32896-5060
516910439	EDI: RMSC.COM Dec 20 2017 21:43:00 Syncc/Vaughan Bassett, PO Box 965060, Orlando, FL 32896-5060
516910326	+EDI: RMSC.COM Dec 20 2017 21:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516910440	EDI: VERIZONEAST.COM Dec 20 2017 21:43:00 Verizon, Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Spring, MO 63304-2225

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2017 at the address(es) listed below:

Amit Deshmukh on behalf of Debtor Pamela R Bey amitdeshmukh@desh-law.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,nj42@ecfcbis.com,
gdelmonaco@mdmc-law.com;tcolumbini@mdmc-law.com
Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,
nj42@ecfcbis.com,gdelmonaco@mdmc-law.com;tcolumbini@mdmc-law.com
Nicholas V. Rogers on behalf of Creditor RAYMOND JAMES BANK nj.bkecf@fedphe.com
Steven P. Kelly on behalf of Creditor Charles Schwab Bank c/o Quicken Loans Inc
skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7